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July 29, 2021

To: Mr. John Formella

Office of the Virginia Attorney General

33 Capitol Street Concord, NH 03301

Re:

Notice of Data Breach Affecting OneAmerica

Dear Attorney General Formella,

I write on behalf of OneAmerica Financial Partners, Inc. and its subsidiaries, American United Life Insurance Company and The State Life Insurance Company (collectively, "OneAmerica" or "Company") regarding a security incident. On June 7, 2021, OneAmerica learned of a data security incident that affected a limited number of customer accounts. OneAmerica immediately launched an investigation to understand what happened and what accounts may have been impacted. OneAmerica determined that an unauthorized party gained access through fraudulent means to an online business account, which contained personal information about certain OneAmerica customers.

OneAmerica cares deeply about the privacy and security of the information its customers share with the Company. Based on its investigation to date, OneAmerica has determined that the unauthorized party was able to view certain customers' names, account numbers, policy information, addresses, dates of birth, and last four digits of Social Security numbers. For certain customers, the unauthorized party was also able to view information regarding account owner(s), beneficiaries, and other related parties, including their names, addresses, dates of birth, and last four digits of Social Security number. The incident potentially impacted one (1) New Hampshire resident. As soon as the Company became aware of the incident, it immediately launched an investigation to understand what happened and took steps to further secure the accounts of any customers who may have been affected by the incident. The Company placed alerts on these accounts for increased monitoring and has taken steps to further strengthen its security measures related to online policy account changes and access. OneAmerica has also notified law enforcement of this incident.

On July 30, 2021, OneAmerica began mailing notices to the potentially impacted customers to inform them of the incident and offer a 2-year complimentary subscription of Equifax Credit Watch Gold, a credit monitoring service. Unaddressed copies of the letters are attached. OneAmerica has also established a call center to answer clients' questions (866-218-6055).

OneAmerica remains committed to protecting its customers' personal information and assisting those customers who may have been affected by this incident. Please do not hesitate to contact me if you have any questions regarding this letter.

Sincerely,

Phyllis B. Sumner

Enclosures



July 28, 2021

NOTICE OF DATA BREACH

Important Security Notification.

Please read this letter.

Dear

Re:

I am writing to inform you of a data security incident that affected some of your personal information related to your account at American United Life Insurance Company, a OneAmerica company (the "Company"). Although our investigation remains ongoing, we value our relationship with you and want you to understand what occurred. This letter explains what happened, what information of yours may have been affected, and the steps the Company has taken to further protect your account. This letter also offers you additional assistance for protecting your information, including an offer for complimentary identity monitoring services through Equifax.

What Happened

On June 7, 2021, the Company learned of a data security incident that affected a limited number of customer accounts. We immediately launched an investigation to understand what happened and what accounts might have been impacted. Based on our ongoing investigation, we believe an unauthorized party was able to fraudulently access an online business account containing the personal information of certain customer accounts. By gaining this access, we believe the unauthorized party was able to view certain personal information related to your account. Although our investigation is ongoing, we believe the unauthorized party accessed this information between 03/23/21 and 06/09/21.

What Information Was Involved

Based on our ongoing investigation, we believe the information that may have been accessed includes your name, policy number, address, date of birth, and last four digits of Social Security number. Other information that may have been accessed includes the name, address, date of birth, and last four digit of Social Security numbers for insureds, beneficiaries, and other related parties on your account.



What We Are Doing

As soon as the Company became aware of the incident, we immediately launched an investigation and took steps to further secure your account. We have placed an alert on your account for increased monitoring, have taken steps to further strengthen our security measures related to online-policy-account changes and access, and have notified law enforcement of this incident. Our investigation remains ongoing.

Protecting account information and safeguarding your privacy is a high priority for us. As a precaution and in keeping with our commitment to our customers, we have arranged for you to receive a <u>two-year complimentary</u> subscription to Equifax's Credit Watch Gold credit monitoring service.

What You Can Do

We encourage you to remain vigilant for incidents of fraud and identity theft and advise that you report incidents of suspected fraud or identity theft to local law enforcement or your state attorney general.

We also recommend you take advantage of our offer to enroll in the complimentary two-year subscription to Equifax's Credit Watch Gold credit monitoring service. Enrollment instructions are enclosed along with information on additional protection measures you may wish to take, including how to obtain a free copy of your credit report and how to place a fraud alert and/or credit freeze on your credit report.

Please note that your enclosed activation code to enroll expires on November 30, 2021.

More Information

Please know that we take this incident and the security of customer information very seriously. Protecting your information is a high priority for us. Should you have any questions, please contact us toll free at **866-218-6055** with any questions you may have.

Sincerely,

Daniel T. Prout, Privacy Officer

Reference Guide

Order Your Free Credit Report

To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's (FTC) website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus (Equifax, Experian, and TransUnion) provide free annual credit reports only through the website, toll-free number, or request form.

You may also purchase a copy of your credit report by contacting any of the credit reporting agencies below:

Equifax www.equifax.com (800) 685-1111 Experian www.experian.com (888) 397-3742 TransUnion www.transunion.com (800) 916-8800

Upon receiving your credit report, review it carefully. Errors may be a warning sign of possible identity theft. Here are a few tips of what to look for:

- Look for accounts you did not open.
- Look in the "inquiries" section for names of creditors from whom you have not requested credit.
 Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell f this is the case.
- Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

We encourage you to contact Equifax as set forth above in this letter to enroll in credit and identity monitoring services, at no cost to you, for two years.

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.



If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities (from whom you can obtain a police report), state Attorney General, and the Federal Trade Commission (FTC). You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission Bureau of Consumer Protection 600 Pennsylvania Avenue NW Washington, DC 20580 (877) IDTHEFT (438-4338) www.ftc.gov/idtheft www.identitytheft.gov/#

State Attorneys General: Information on how to contact your state attorney general may be found at www.naag.org/naag/attorneys-general/whos-my-ag.php

Placing a Security Freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

You can place, temporarily lift, or permanently remove a security freeze on your credit report online, by phone, or by mail. You will need to provide certain personal information, such as address, date of birth, and Social Security number to request a security freeze and may be provided with a unique personal identification number (PIN) or password, or both, that can be used by you to authorize the removal or lifting of the security freeze. Information on how to place a security freeze with the credit reporting agencies is also contained in the links below:

www.equifax.com/personal/credit-report-services/

www.experian.com/freeze/center.html

www.transunion.com/credit-freeze

Fees associated with placing, temporarily lifting, or permanently removing a security freeze no longer apply at nationwide consumer reporting agencies.

Placing a Fraud Alert

To protect yourself from possible identity theft, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a one-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting seven years. You may obtain additional information from the FTC and the credit reporting agencies listed above about placing a fraud alert and/or security freeze on your credit report.

IF YOU ARE A MARYLAND RESIDENT

You may obtain information about avoiding identity theft from the Maryland Attorney General's Office. This office can be reached at:

Office of the State of Maryland Attorney General 200 St. Paul Place Baltimore, MD 21202 1-888-743-0023 www.marylandattorneygeneral.gov

IF YOU ARE A NEW MEXICO RESIDENT

Under New Mexico law, you also have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may also consider placing a fraud alert message or security freeze on your credit file by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies listed above. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

IF YOU ARE A NORTH CAROLINA RESIDENT

You may obtain information about avoiding identity theft from the North Carolina Attorney General's Office. This office can be reached at:

North Carolina Attorney General's Office 9001 Mail Service Center Raleigh, NC 27699-9001 919-716-6400 www.ncdoj.gov



IF YOU ARE A RHODE ISLAND RESIDENT

You may obtain information about avoiding identity theft from the Rhode Island Attorney General's Office. This office can be reached at:

Office of the State of Rhode Island Attorney General 150 South Main Street Providence, RI 02903 www.riag.ri.gov 401-274-4400

Under Rhode Island law, you also have the right to obtain a police report in regard to this incident. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it. You may also consider placing a fraud alert message or security freeze on your credit file by calling the toll-free telephone numbers for each of the three national consumer credit reporting agencies listed above. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.